

FastTrack Credit Approval

Close in as few as 10 days.



Give yourself the competitive edge you need to buy the home you want — before someone else does.

Today's housing market is competitive. In addition to negotiating the right offer, closing quickly is critical. Sellers don't want to waste time waiting for you to get approved. But with **FastTrack Credit Approval**, you'll be Credit Approved for financing before you've found a home. Here's how it works:

- **Apply.** Complete an application and provide required documents, such as W-2s, bank statements, and tax returns. Your credit will be reviewed.
- **Receive buyer and seller letters.** The buyer letter grants Credit Approved status subject to terms and conditions. The seller certificate can be given to a seller or their agent. It contains your approved loan amount along with the statement that you've been Credit Approved.
- **Clear credit conditions.** You'll have the option to clear any required conditions while shopping for a home. Once complete, you'll be in a strong position to close quickly after signing a purchase agreement.
- **Find a home.** Make an offer, agree on price, and sign a contract.
- **Proceed with the final steps.** Obtain an appraisal, home inspection, evidence of title, and property insurance. The timeline will be determined based on the completion of these final steps.
- **Close.** The closing date will be finalized, and you'll sign all final documents. Once your loan funds, you'll get your keys.

Don't miss out on the perfect home. Get FastTrack!

All loans subject to underwriting approval. Certain restrictions apply. Call for details. NMLS3029 (www.nmlsconsumeraccess.org).

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CALL TODAY

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